

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION

In Re:

Kandy McKeown

Case No.: 18-00392  
Chapter 7  
Honorable Scott W. Dales

Debtor

**AFFIDAVIT OF SPECIAL CIRCUMSTANCES**

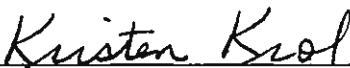
NOW COMES Debtor, by counsel, Debt Relief Legal Clinic, PLLC, and for Special Circumstances relating to the Means Test, states as follows:

1. I am an adjunct professor at multiple institutions of higher education, and my employment depends entirely on course availability.
2. I received income from Davenport University in January 2018, which derives from December 2017 courses.
3. I will have no income from Davenport University from February through August 2018. I am not teaching courses at Davenport this semester, due to insufficient enrollment, and the summer semester normally has no courses, either.
4. Despite the Means Test reflecting a "presumption of abuse", it is based upon my prior earnings from part-time employment with Davenport University, which I will not receive during the coming eight months, and my remaining income is not sufficient to make payments under a Chapter 13 Plan. Therefore, I do not believe I am abusing the bankruptcy system by requesting relief under Chapter 7 of the Bankruptcy Code.
5. I declare under penalty of perjury that I have read the foregoing and it is true to the best of my information, knowledge and belief.

Dated: February 1, 2018

  
\_\_\_\_\_  
Kandy McKeown, Debtor

Subscribed and sworn to before me  
this first day of February, 2018.

  
\_\_\_\_\_  
Kristen Krol

Kristen Krol, Notary Public  
Clinton County, Michigan  
My Commission Expires: Jan. 1, 2024  
Acting in Eaton County, Michigan